

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:** : **CHAPTER 13**  
**Heather Nicole Winders**  
**DEBTOR** : **BKY. NO. 1:23-bk-02561-hwv**

APPLICATION FOR AN EXTENSION OF TIME  
TO FILE SCHEDULES, PLAN AND STATEMENT  
OF FINANCIAL AFFAIRS

1. Debtor filed for protection under **Chapter 13** on **November 8, 2023**.
2. An order was entered giving Debtor time to file schedules.
3. Debtor may seek application to extend time for cause.
4. Debtor needs an extension until **12/06/2023** to attend to the schedules and to compile the information necessary.
5. The Petition was served upon all creditors and any other interested parties.

Wherefore, Debtor prays for an Order extending time to file Chapter 13 Schedules, Plan and Statement of Financial Affairs until **12/06/2023**.

Respectfully Submitted,

Date: November 22, 2023

/s/ Michael A. Cibik  
Michael A. Cibik, Esquire  
Cibik Law, PC  
1500 Walnut Street, Ste 900  
Philadelphia, PA 19102